



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on May 15, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

In Re:

Margaret DeCaro,  
Debtors

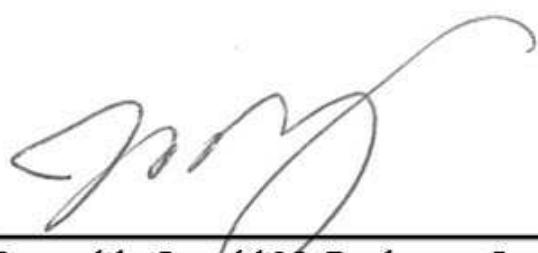
Case No: 13-17472  
Chapter: 13  
Hearing Date: 5/15/2018  
Judge: JNP

**ORDER ON MOTION TO CANCEL AND DISCHARGE:**

MORTGAGE       LIEN       OTHER (specify) \_\_\_\_\_

The relief set forth on the following page is hereby **ORDERED**.

**DATED: May 15, 2018**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

The debtor's motion is denied.

The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address) 2709 Kent Court, Pennsauken, NJ 08109

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: Citizens Bank
- b. Current Assignee: Citizens Bank
- c. Current Servicer: Citizens Bank
- d. Date of Mortgage/Lien: 9/28/2007
- e. Date of Recordation: 10/19/2007
- f. Place of Recordation: Camden County Clerk
  - i. Mortgage Book: 08689
  - ii. Page: 1266
- g. Original Principal Balance of Mortgage/Lien: \$ 20,000

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE  
CERTIFIED BY THE BANKRUPTCY COURT WITH THE  
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Margaret M. DeCaro  
 Debtor

Case No. 13-17472-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2018.

db +Margaret M. DeCaro, 2709 Kent Court, Pennsauken, NJ 08109-3633

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 17, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Nationstar Mortgage nj.bkecf@fedphe.com  
 Charles H. Jeanfreau on behalf of Creditor NATIONSTAR MORTGAGE, LLC Charlesj@w-legal.com, BNCmail@w-legal.com  
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Jennifer R. Gorchow on behalf of Creditor NATIONSTAR MORTGAGE, LLC nj.bkecf@fedphe.com  
 Joni L. Gray on behalf of Debtor Margaret M. DeCaro joni@sjbankruptcylaw.com, jgrayecf@gmail.com;grayjr39848@notify.bestcase.com  
 Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Laura M. Egerman on behalf of Creditor Nationstar Mortgage bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Leonard R. Wizmur on behalf of Debtor Margaret M. DeCaro lwizmur@mpadlaw.com, lwizmur@comcast.net;kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r62202@notify.bestcase.com  
 Robert A. Rich on behalf of Creditor Citizens Bank rrich2@hunton.com  
 Robert A. Rich on behalf of Creditor RBS Citizens rrich2@hunton.com  
 Thomas G. Egner on behalf of Debtor Margaret M. DeCaro tegner@mcdowelllegal.com, kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.com;mfunk@mcdowelllegal.com

TOTAL: 13